

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tarsha La'shaun Holmes-Taru
Jafar Taru
Debtors

Case No. 18-01882-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 11, 2025

User: AutoDocket
Form ID: 3180W

Page 1 of 5
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Tarsha La'shaun Holmes-Taru, Jafar Taru, 1235 Nugent Way, York, PA 17402-7653
5063702	+ Brookview Apartments 71, Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
5057245	+ Corporation Service Company, 2595 Interstate Dr Suite 103, Harrisburg PA 17110-9378
5080406	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
5057260	+ Maryland Revenue Admin (Taxes), 110 Carroll Street, Annapolis MD 21411-1000
5057274	+ Wells Fargo Center/HQ, TOM SCHNEIDER, President, N93 SIXTH & MARQUETTE, Minneapolis MN 55479-0001
5057225	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: GMACFS.COM	Mar 11 2025 22:43:00	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
cr	+ EDI: PHINAMERI.COM	Mar 11 2025 22:43:00	Americredit Financial Services, Inc., dba GM Finan, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	EDI: IRS.COM	Mar 11 2025 22:43:00	IRS, 600 Arch Street, Philadelphia, PA 19106-1611
cr	+ EDI: BASSASSOC.COM	Mar 11 2025 22:43:00	United Consumer Financial Serv., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
5062333	EDI: PHINAMERI.COM	Mar 11 2025 22:43:00	Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
5057228	+ Email/Text: bankruptcy@rentacenter.com	Mar 11 2025 18:39:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Dr, Plano TX 75024-5837
5057229	+ Email/Text: bankruptcy@rentacenter.com	Mar 11 2025 18:39:00	Acceptance Now, 5501 Headquarters Dr, Plano TX 75024-5837
5057231	+ Email/Text: banko@acsnv.com	Mar 11 2025 18:39:00	Allied Collection Services, 3080 S Durango Dr, Las Vegas NV 89117-9193
5057230	+ Email/Text: banko@acsnv.com	Mar 11 2025 18:39:00	Allied Collection Services, 3080 South Durango Drive, Suite 208, Las Vegas NV 89117-9194
5058423	EDI: GMACFS.COM	Mar 11 2025 22:43:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
5057232	+ EDI: GMACFS.COM	Mar 11 2025 22:43:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington MN 55438-0901
5057233	+ EDI: GMACFS.COM	Mar 11 2025 22:43:00	Ally Financial, 200 Renaissance Ctr, Detroit MI

District/off: 0314-1
Date Rcvd: Mar 11, 2025

User: AutoDocke
Form ID: 3180W

Page 2 of 5
Total Noticed: 68

			48243-1300
5057234	+ EDI: PHINAMERI.COM	Mar 11 2025 22:43:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington TX 76096-3853
5057235	+ EDI: PHINAMERI.COM	Mar 11 2025 22:43:00	AmeriCredit/GM Financial, Po Box 181145, Arlington TX 76096-1145
5077351	Email/PDF: bncnotices@becket-lee.com	Mar 11 2025 18:52:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5057237	+ Email/PDF: bncnotices@becket-lee.com	Mar 11 2025 18:53:09	Amex, Po Box 297871, Fort Lauderdale FL 33329-7871
5057236	+ Email/PDF: bncnotices@becket-lee.com	Mar 11 2025 18:53:27	Amex, Correspondence, Po Box 981540, El Paso TX 79998-1540
5057238	+ Email/Text: kwalters@autotrakk.com	Mar 11 2025 18:39:00	Auto Trakk, 1500 Sycamore Rd, Suite 200, Montoursville PA 17754-9416
5080285	+ Email/Text: BGEBankruptcy@BGE.com	Mar 11 2025 18:39:00	BGE, PO Box 1475, Baltimore, MD 21203-1475
5057240	EDI: CAPITALONE.COM	Mar 11 2025 22:43:00	Capital One, 15000 Capital One Dr, Richmond VA 23238
5057240	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 11 2025 18:41:56	Capital One, 15000 Capital One Dr, Richmond VA 23238
5057239	+ EDI: CAPITALONE.COM	Mar 11 2025 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
5057239	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 11 2025 18:42:19	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
5057242	+ EDI: CITICORP	Mar 11 2025 22:43:00	Cbusasears, Po Box 6282, Sioux Falls SD 57117-6282
5057241	+ EDI: CITICORP	Mar 11 2025 22:43:00	Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis MO 63179-0040
5057244	+ EDI: CITICORP	Mar 11 2025 22:43:00	Citibank/Sears, Po Box 6283, Sioux Falls SD 57117-6283
5057243	+ EDI: CITICORP	Mar 11 2025 22:43:00	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis MO 63179-0034
5123313	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Mar 11 2025 18:39:00	Comptroller of Maryland, 301 West Preston Street Room 409, Baltimore, MD 21201-2383
5057246	+ Email/Text: CSIBKR@CREDITSYSTEMSINTL.COM	Mar 11 2025 18:39:00	Credit Systems International, Inc, 1277 Country Club Lane, Fort Worth TX 76112-2304
5057249	^ MEBN	Mar 11 2025 18:37:05	Debt Recovery Solution, 6800 Jericho Turnpike, Syosset NY 11791-4401
5057248	^ MEBN	Mar 11 2025 18:37:14	Debt Recovery Solution, Attn: Bankruptcy, Po Box 9003, Syosset NY 11791-9003
5057227	EDI: PENNDEPTREV	Mar 11 2025 22:43:00	Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5057227	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 11 2025 18:39:00	Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5080406	EDI: DIRECTV.COM	Mar 11 2025 22:43:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
5057251	^ MEBN	Mar 11 2025 18:37:05	Diversified Adjustment Swervices, Inc, 600 Coon Rapids Bv, Coon Rapids MN 55433-5549
5057250	^ MEBN	Mar 11 2025 18:37:03	Diversified Adjustment Swervices, Inc, Dasi-Bankruptcy, Po Box 32145, Fridley MN 55432-0145
5057252	+ Email/Text: HWIBankruptcy@hunterwarfield.com		

		Mar 11 2025 18:39:00	Hunter Warfield, Attention: Bankruptcy, 4620 Woodland Corporate Blvd, Tampa FL 33614-2415
5057253	+ Email/Text: HWIBankruptcy@hunterwarfield.com		
		Mar 11 2025 18:39:00	Hunter Warfield, 4620 Woodland Corporate, Tampa FL 33614-2415
5057255	+ EDI: LCIICSYSTEM		
		Mar 11 2025 22:43:00	I C System Inc, Po Box 64378, Saint Paul MN 55164-0378
5057254	+ EDI: LCIICSYSTEM		
		Mar 11 2025 22:43:00	I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul MN 55164-0378
5078840	^ MEBN		
		Mar 11 2025 18:37:04	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5057258	Email/Text: camanagement@mtb.com		
		Mar 11 2025 18:39:00	M & T Bank, 1 Fountain Plz, Buffalo NY 14203
5057257	Email/Text: camanagement@mtb.com		
		Mar 11 2025 18:39:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo NY 14240
5057262	Email/Text: collections@mecu.com		
		Mar 11 2025 18:39:00	MECU of Baltimore, Inc., 401 E Fayette Street, Baltimore MD 21202
5057261	+ Email/Text: collections@mecu.com		
		Mar 11 2025 18:39:00	MECU of Baltimore, Inc., Attn: Bankruptcy, 1 South St., Baltimore MD 21202-3481
5057259	+ Email/Text: bankruptcy@marinerfinance.com		
		Mar 11 2025 18:39:00	Mariner Finance, 8211 Town Center Dr, Nottingham MD 21236-5904
5080870	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 11 2025 18:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5057263	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 11 2025 18:39:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland OH 44101
5057264	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 11 2025 18:39:00	PNC Bank, Po Box 3180, Pittsburgh PA 15230
5057266	EDI: PRA.COM		
		Mar 11 2025 22:43:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk VA 23502
5057265	EDI: PRA.COM		
		Mar 11 2025 22:43:00	Portfolio Recovery, Po Box 41067, Norfolk VA 23541
5077316	EDI: PRA.COM		
		Mar 11 2025 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5078552	Email/PDF: resurgentbknofications@resurgent.com		
		Mar 11 2025 18:41:56	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5057267	Email/Text: amieg@stcol.com		
		Mar 11 2025 18:39:00	State Collection Service, Attention: Bankruptcy, Po Box 6250, Madison WI 53716
5057268	Email/Text: amieg@stcol.com		
		Mar 11 2025 18:39:00	State Collection Service, Po Box 6250, Madison WI 53701
5057269	+ Email/Text: bankruptcydepartment@tsico.com		
		Mar 11 2025 18:39:00	Transworld System Inc, Attn: Bankruptcy, Po Box 15618, Wilmington DE 19850-5618
5057270	+ Email/Text: bankruptcydepartment@tsico.com		
		Mar 11 2025 18:39:00	Transworld System Inc, 500 Virginia Dr Ste 514, Fort Washington PA 19034-2733
5057271	+ Email/Text: EBankruptcy@UCFS.NET		
		Mar 11 2025 18:39:00	United Consumer Financial Services, 865 Bassett Rd, Westlake OH 44145-1194
5069464	+ EDI: BASSASSOC.COM		
		Mar 11 2025 22:43:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
5079423	EDI: AIS.COM		
		Mar 11 2025 22:43:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5079423	Email/PDF: ebn_ais@aisinfo.com		
		Mar 11 2025 18:42:08	Verizon, by American InfoSource LP as agent, PO

		Box 248838, Oklahoma City, OK 73124-8838
5057272	+ EDI: VERIZONCOMB.COM	
	Mar 11 2025 22:43:00	Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs MO 63304-2225
5057272	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	
	Mar 11 2025 18:39:00	Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs MO 63304-2225
5057273	+ EDI: VERIZONCOMB.COM	
	Mar 11 2025 22:43:00	Verizon, Po Box 650051, Dallas TX 75265-0051
5057273	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	
	Mar 11 2025 18:39:00	Verizon, Po Box 650051, Dallas TX 75265-0051
5073978	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	
	Mar 11 2025 18:53:09	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5057275	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	
	Mar 11 2025 18:53:27	Wells Fargo Preferred, Po Box 14517, Des Moines IA 50306-3517
5122485	+ Email/Text: kcm@yatb.com	
	Mar 11 2025 18:39:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156
TOTAL: 68		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5077726	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O. Box 183853, Arlington, TX 76096
5065072	*+	Auto Trakk LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
5057247	*+	Credit Systems International, Inc, 1277 Country Club Ln, Fort Worth TX 76112-2304
5057226	*	IRS Centralized Insolvency Oper., Post Office Box 7346, Philadelphia PA 19101-7346
5057256	*	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia PA 19101-7346

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2025 at the address(es) listed below:

Name	Email Address
Bass and Associates PC	on behalf of Creditor United Consumer Financial Serv. ecf@bass-associates.com
Dawn Marie Cutaia	on behalf of Debtor 2 Jafar Taru dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com

District/off: 0314-1
Date Rcvd: Mar 11, 2025

User: AutoDocke
Form ID: 3180W

Page 5 of 5
Total Noticed: 68

Dawn Marie Cutaia

on behalf of Debtor 1 Tarsha La'shaun Holmes-Taru dmcutaia@gmail.com
cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Americredit Financial Services Inc., dba GM Financial wcraig@egalawfirm.com,
mortoncraigeef@gmail.com

TOTAL: 9

Information to identify the case:Debtor 1 Tarsha La'shaun Holmes-Taru

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0385

EIN --

Debtor 2 Jafar Taru

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3769

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-01882-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tarsha La'shaun Holmes-Taru

Jafar Taru

3/11/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.